

### REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Applicant notes that reference numeral “28” is used twice in Fig. 1 of the drawings. Enclosed are two (2) sets of Fig. 1 of the drawings with a proposed change which changes one of the reference numerals “28” to “27”. Approval of the proposed change to Fig. 1 of the drawings is respectfully requested.

By way of the present amendment, two amendments are proposed to the paragraph beginning on page 7, line 18 of the specification of the present application. One amendment changes reference numeral “28” to “27” in accordance with the proposed change to Fig. 1 of the drawings explained hereinabove. The other amendment corrects a typographical error in which the word “authorised” should be “unauthorised”.

Claim 26 is amended by way of the present amendment. Claims 26, 27, and 33 are pending. Applicant would like to respectfully point out that the rejection of claims 26, 27, and 33 of the present application is improper for at least the following reasons.

Applicant would like to respectfully point out that each of claims 26, 27, and 33 of the present application recites “A method of a customer using a first device in the form of a web-interface device to access a web site associated with a merchant to conduct an on-line sales transaction with the merchant...” wherein the method comprises, inter alia, “receiving via the first device from the merchant a transaction authorization code which identifies the on-line agreement while the customer is conducting the on-line sales transaction with the merchant” *[emphasis added by Applicant]*. In the present application, it is the customer who is receiving a transaction authorization code from the merchant while the customer is conducting the on-line sales transaction with the merchant.


Applicant notes from the Office Action that the Examiner suggests that the “transaction authorization code”, as recited in each of claims 26, 27, and 33 of the present application, reads on the “purchase number” disclosed in Jalili. However, Applicant would like to respectfully point out that nowhere does Jalili disclose that the customer receives the

purchase number from the merchant while the customer is conducting an on-line sales transaction with the merchant. Applicant submits that the customer in Jalili does not even know what the purchase number is until step 4 in which the processing center lists all outstanding invoices and gives the customer the opportunity to make a selection to complete a sale (see column 2, lines 49-67 in the specification of Jalili).

If the Examiner continues to reject claims 26, 27, and 33 of the present application by applying Jalili, it is respectfully requested that the Examiner specifically point out where Jalili discloses that the customer receives the purchase number from the merchant while the customer is conducting the on-line sales transaction with the merchant. Absent an adequate showing, it is respectfully submitted that the rejection of claims 26, 27, and 33 is improper and, therefore, should be withdrawn.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael Chan", written over a horizontal line.

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**FIG. 1**

